

Information to identify the case:

Debtor 1	<u>Elsa L De Belli</u>	Social Security number or ITIN	xxx-xx-2400
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jose R De Belli</u>	Social Security number or ITIN	xxx-xx-9862
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-16858-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elsa L De Belli

Jose R De Belli

8/3/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elsa L De Belli
 Jose R De Belli
 Debtors

Case No. 18-16858-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db/jdb +Elsa L De Belli, Jose R De Belli, 84 Ray Street, Garfield, NJ 07026-3735
 517440291 Home Deport Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
 517440293 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517440295 Paypal Credit, PO BOX 105658, Atlanta, GA 30348-5658
 517440297 +Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
 517440298 Sears Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
 517440299 Sears Credit Cards, P.O. Box 78051, Phoenix, AZ 85062-8051
 517440300 Sears Mastercard, P.O. Box 78051, Phoenix, AZ 85062-8051
 517440301 Sunrise Credit Services INC, PO BOX 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2018 23:40:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2018 23:40:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517440278 EDI: AMEREXPR.COM Aug 04 2018 03:13:00 American Express, PO BOX 1270, Newark, NJ 07101-1270
 517440280 +EDI: TSYS2.COM Aug 04 2018 03:13:00 BARCLAY CARD, PO BOX 13337, Philadelphia, PA 19101-3337
 517440279 +EDI: PHINGENESIS Aug 04 2018 03:13:00 Bankcard Services/Milestone, P.O. Box 4477, Beaverton, OR 97076-4401
 517440282 +EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One Bank, PO BOX 30281, Salt Lake City, UT 84130-0281
 517440281 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One Bank, P.O. Box 6492, Carol Stream, IL 60197-6492
 517440283 EDI: RMSC.COM Aug 04 2018 03:13:00 Care Credit Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
 517440284 +EDI: CONVERGENT.COM Aug 04 2018 03:13:00 Convergent Outsourcing, PO BOX 9004, Renton, WA 98057-9004
 517440285 E-mail/Text: csdlclientservices@cboflanc.com Aug 03 2018 23:41:28 Credit Bureau Collection Division, PO BOX 1271, Lancaster, PA 17608-1271
 517440286 +E-mail/Text: csivels@creditcorpsolutionsinc.com Aug 03 2018 23:41:51 Credit Corp Solutions, Inc, 180 Election Road, Suite 200, Draper, UT 84020-6406
 517440287 +EDI: RCSFNBMARIN.COM Aug 04 2018 03:13:00 Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
 517440289 +EDI: AMINFOFP.COM Aug 04 2018 03:13:00 First Premier Bank, PO BOX 5519, Sioux Falls, SD 57117-5519
 517440288 EDI: AMINFOFP.COM Aug 04 2018 03:13:00 First Premier Bank, PO BOX 5529, Sioux Falls, SD 57117-5529
 517440290 EDI: CBS7AVE Aug 04 2018 03:13:00 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
 517440292 EDI: MERRICKBANK.COM Aug 04 2018 03:13:00 Merrick Bank, PO BOX 660702, Dallas, TX 75266-0702
 517440294 E-mail/Text: bcwrtoff@cablevision.com Aug 03 2018 23:41:48 Optimum, 1111 Stewart Avenue, Bethpage, NY 11714-3581
 517440296 EDI: RMSC.COM Aug 04 2018 03:13:00 PC Richard Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
 517441859 +EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517440302 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank - Care Credit, PO BOX 960061, Orlando, FL 32896-0061
 517440303 EDI: WTRRN BANK.COM Aug 04 2018 03:13:00 TARGET CARD SERVICES, PO BOX 660170, Dallas, TX 75266-0170
 517440304 EDI: RMSC.COM Aug 04 2018 03:13:00 WALMART / SYNCHRONY BANK, PO BOX 530927, Atlanta, GA 30353-0927

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Aug 03, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2018 at the address(es) listed below:

Carlos A Ferrer on behalf of Debtor Elsa L De Belli ngallego@alumferrer.com, hq@alumferrer.com
Carlos A Ferrer on behalf of Joint Debtor Jose R De Belli ngallego@alumferrer.com,
hq@alumferrer.com
Denise E. Carlon on behalf of Creditor US Bank National Association et. al
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Kevin Gordon McDonald on behalf of Creditor US Bank National Association et. al
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6